What makes the State of Arizona Deferred Compensation Plan offered through Nationwide a smart way to save for retirement?

The ability to contribute the annual maximum to the 457 plan, even if you are contributing the maximum amount to a 403(b). If you cannot contribute to both plans, just compare the two to determine which may be better for you.

- **No Withdrawal Penalty**
  Unlike 403(b) or 401(k) plans, the State’s 457 plan allows participants the ability to withdraw funds upon separation from service regardless of age and without any withdrawal penalties. Withdrawals will be taxed as ordinary income.

- **No Administration Fee**
  There are also no transaction fees, and no sales loads or commissions. Underlying management fees of the funds still apply.

- **Well-Known Mutual Funds**
  A variety of mutual funds are available, as well as a Self-Directed Brokerage Option (SDBO) available through Charles Schwab and Company (Member SIPC).

  *Please consider the funds' investment objectives, risks, and charges and expenses carefully before investing. The prospectus contains this and other important information about the investment company. Prospectuses are available by calling 1-800-796-9753. Read the prospectus carefully before investing.*

- **A Place for Unused Sick and eligible RASL Pay**
  Putting unused sick and eligible Retiree Accumulated Sick Leave (RASL) pay in a 457 Plan gives you the benefit of deferring taxes on that money and allowing it to potentially grow with the rest of your account until you take a distribution at retirement.

  Apply for RASL at www.gao.az.gov/rasl and take advantage of all these benefits of deferring eligible assets into your deferred compensation plan.

- **Dedicated Service**
  Our salaried, non-commissioned field retirement specialists and our call center focus solely on you as a University System Employee and the Arizona Deferred Compensation Plan, with no auxiliary products to sell.

  After all, this is about your retirement, not ours!

**Contact me for more information.**

Klark Krauter

☎ 520-262-0348

✉ krautek@nationwide.com

Remember, investing involves risk including possible loss of principal and there is no guarantee that investment objectives will be achieved.

Retirement Specialists do not give legal or tax advice. Please consult your attorney or tax advisor for answers to specific questions.

Nationwide Retirement Solutions, Inc. and Nationwide Life Insurance Company (collectively “Nationwide”) have endorsement relationships with the National Association of Counties and the International Association of Firefighters-Financial Corporation. More information about the endorsement relationships may be found online at www.nrsforu.com.

Retirement Specialists are registered representatives of Nationwide Investment Services Corporation, member FINRA.

Nationwide and the Nationwide N and eagle are service marks of Nationwide Mutual Insurance Company. © 2016 Nationwide NRM-6829AZ-AZ.5 (07/16)
**Who is eligible to participate?**
Employees of state and local government, including public school employees. Employees of educational institutions and certain nonprofit organizations.

**Are contributions tax-deferred?**
Yes, for federal income taxes, but not for FICA or FUTA. Yes, for federal income taxes, but not for FICA or FUTA.

**What is the maximum I may contribute?**
$18,000 in a calendar year. $18,000 in a calendar year.

**May I “catch-up” in a later year?**
Age 50 or older catch-up contribution: $6,000 in a calendar year. These two provisions may not be used in the same year.

**May I roll over money from other retirement accounts?**
Yes — from a 457(b), 401(k), 403(b), or traditional IRA. Contact your plan provider.

**May I roll over my retirement account to another type of retirement account, like an IRA?**
Yes — to a 457(b), 403(b), 401(k), or traditional IRA, upon leaving employment. Yes — to a 457(b), 403(b), 401(k), or traditional IRA, upon leaving employment.

**When may I withdraw money from my account without penalty?**
1. When you separate from service, regardless of age. Withdrawals are taxed as ordinary income. 1. If you continue to work past age 59 1/2 and the plan document allows this provision.
2. If you qualify for a hardship withdrawal. 2. If you qualify for hardship withdrawal.

**Must I elect my payout date when I leave employment?**
No. Not only are your withdrawal options flexible, so is your payout date. Contact your plan provider.

**Does the plan permit a loan provision?**
Yes. A $50 loan initiation fee applies. Yes.

**Are there coordination limits between plans?**
No. You can contribute the maximum to each plan (assuming only one 457(b) plan). No. You can contribute the maximum to each plan.

**Are there surrender charges?**
No. Nationwide does not charge a back-end sales load fee if you leave the plan. Contact your plan provider.

**Are there administrative account fees?**
No. There is no administrative fee. Contact your plan provider.

**How can I access my account information?**
Account access is available 24 hours a day, seven days a week at arizonadc.com and via the Voice Response System at 1-800-796-9753. Or call your local representative at 1-602-266-2733. Contact your plan provider.

**Are there sales commissions?**
No. Nationwide Retirement Solutions does not pay commissions on the sales of its products or services. Contact your plan provider.

**What are my investment options?**
Nationwide provides a diversified lineup of well-known investment options and a Fixed Account option. A Self-Directed Brokerage Option account available through Charles Schwab and Co., Member SIPC, is available. Contact your plan provider.

Visit arizonadc.com or call 1-800-796-9753 to request plan highlights or prospectuses. Before investing, carefully consider the fund’s investment objectives, risks and charges and expenses. The fund prospectus contains this and other important information. Read the prospectus carefully before investing.

* Qualified retirement plans, deferred compensation plans and individual retirement accounts are all different, including fees and when you can access funds. Assets rolled over from another retirement account may be subject to surrender charges, other fees and a 10% penalty if withdrawn before age 59 1/2.

**PLAN COMPARISON CHART**

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